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CLAIMS:

What is claimed is:

1.    A method in an automatic teller machine for processing checks, the method comprising:
5        receiving a customer check issued by a customer at the automatic teller machine;
        identifying an amount for the customer check; and
        creating a new check for the amount, wherein the funds for the amount are guaranteed by a financial
10    institution.

2.    The method of claim 1 further comprising:
        verifying funds are available in an account for the customer prior to creating the new check.

3.    The method of claim 1 further comprising:
15        dispensing the new check to the customer.

4.    The method of claim 1, wherein the new check is a cashiers check.

5.    The method of claim 1 further comprising:
        sending the new check to a third party designated by
20    the customer.

6.    The method of claim 5, wherein the new check is sent to the third party as an electronic check.

7.    A method in an automatic teller machine for processing checks, the method comprising:

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receiving a check from a customer at the automatic teller machine;

scanning the check to create an image of the check;

searching the image of the check for a digital

5  watermark;

responsive to identifying the digital watermark in the image, determining whether the digital watermark is authentic; and

responsive to the digital watermark being authentic,

10  providing financial services to the customer.

8.    The method of claim 7, wherein the determining step comprises:

identifying a financial institution for an account on which the check is issued; and

15  comparing the digital watermark identified in the image to a watermark associated with the financial institution to see if a match occurs, wherein the watermark is authentic if the match occurs.

9.    The method of claim 7, wherein the step of providing

20  financial services comprises:

determining whether funds are available in an account from which the check was issued to cover an amount of the check.

10.    The method of claim 9, wherein the step of providing

25  financial services further comprises:

initiating a funds transfer for the amount of the check in response to a determination that funds are available to cover the amount of the check.

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11.  A method in an automatic teller machine for issuing an identification card, the method comprising:

receiving a request from a user at the automatic teller machine to issue the identification card;

5          verifying an identification of the user;

responsive to the identification of the user being verified, capturing an image of the user;

retrieving user information associated with the user for use in generating the identification card; and

10          generating the identification card using the image and the user information.

12.  The method of claim 11 further comprising:

dispensing the identification card to the user.

13.  A data processing system in an automatic teller
15  machine for processing checks, the data processing system comprising:

receiving means for receiving a customer check issued by a customer at the automatic teller machine;

identifying means for identifying an amount for the
20  customer check; and

creating means for creating a new check for the amount, wherein the funds for the amount are guaranteed by a financial institution.

14.  The data processing system of claim 13 further
25  comprising:

verifying means for verifying funds are available in an account for the customer prior to creating the new check.

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15.   The data processing system of claim 13 further comprising:

dispensing means for dispensing the new check to the customer.

5   16.   The data processing system of claim 13, wherein the new check is a cashiers check.

17.   The data processing system of claim 13 further comprising:

sending means for sending the new check to a third

10   party designated by the customer.

18.   The data processing system of claim 17, wherein the new check is sent to the third party as an electronic check.

19.   A data processing system in an automatic teller

15   machine for processing checks, the data processing system comprising:

receiving means for receiving a check from a customer at the automatic teller machine;

scanning means for scanning the check to create an

20   image of the check;

searching means for searching the image of the check for a digital watermark;

identifying means, responsive to identifying the digital watermark in the image, for determining whether

25   the digital watermark is authentic; and

providing means, responsive to the digital watermark being authentic, for providing financial services to the customer.

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20. The data processing system of claim 19, wherein the determining step comprises:

identifying means for identifying a financial institution for an account on which the check is issued;
5  and

comparing means for comparing the digital watermark identified in the image to a watermark associated with the financial institution to see if a match occurs, wherein the watermark is authentic if the match occurs.

10  21. The data processing system of claim 19, wherein the step of providing financial services comprises:

determining means for determining whether funds are available in an account from which the check was issued to cover an amount of the check.

15  22. The data processing system of claim 21, wherein the step of providing financial services further comprises:

initiating means for initiating a funds transfer for the amount of the check in response to a determination that funds are available to cover the amount of the
20  check.

23. A data processing system in an automatic teller machine for issuing an identification card, the method comprising:

receiving means for receiving a request from a user
25  at the automatic teller machine to issue the identification card;

verifying means for verifying an identification of the user;

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capturing means, responsive to the identification of the user being verified, for capturing an image of the user; and

retrieving means for retrieving user information

5   associated with the user for use in generating the identification card;

generating means for generating the identification card using the image and the user information.

24.   The data processing system of claim 23 further

10   comprising:

dispensing means for dispensing the identification card to the user.

25.   A data processing system in an automatic teller machine for processing checks, the data processing system

15   comprising:

a bus system;

a communications unit connected to the bus system;

a memory connected to the bus system, wherein the memory includes as set of instructions; and

20       a processing unit connected to the bus system, wherein the processing unit executes the set of instructions to receive a customer check issued by a customer at the automatic teller machine, identify an amount for the customer check, and create a new check for

25   the amount, wherein the funds for the amount are guaranteed by a financial institution.

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26. The data processing system of claim 25, wherein the processing unit further executes the set of instructions to verify funds are available in an account for the customer prior to creating the new check.

5    27. The data processing system of claim 25, wherein the processing unit further executes the set of instructions to dispense the new check to the customer.

28. The data processing system of claim 25, wherein the new check is a cashiers check.

10    29. The data processing system of claim 25 wherein the processing unit further executes the set of instructions to send the new check to a third party designated by the customer.

30. The data processing system of claim 29, wherein the
15    new check is sent to the third party as an electronic check.

31. A data processing system in an automatic teller machine for processing checks, the data processing system comprising:
20        a bus system;
        a communications unit connected to the bus system;
        a memory connected to the bus system, wherein the memory includes as set of instructions; and
        a processing unit connected to the bus system,
25    wherein the processing unit executes the set of instructions to receive a check from a customer at the automatic teller machine; scan the image of the check for

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a digital watermark; determine whether the digital watermark is authentic in response to identifying the digital watermark in the image; and provide financial services to the customer in response to the digital
5  watermark being authentic.

32.   The data processing system of claim 31, wherein the processing unit executes the set of instructions to determine by:
       identifying a financial institution for an account
10  on which the check is issued; and
       comparing the digital watermark identified in the image to a watermark associated with the financial institution to see if a match occurs, wherein the watermark is authentic if the match occurs.

15  33.   The data processing system of claim 31, wherein the processing unit executes the set of instructions to provide by determining whether funds are available in an account from which the check was issued to cover an amount of the check.

20  34.   The data processing system of claim 33, wherein the processing unit executes the set of instructions to provide by initiating a funds transfer for the amount of the check in response to a determination that funds are available to cover the amount of the check.

25  35.   A data processing system in an automatic teller machine for issuing an identification card, the data processing system comprising:
       a bus system;

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    a communications unit connected to the bus system;

    a memory connected to the bus system, wherein the memory includes as set of instructions; and

    a processing unit connected to the bus system,

5    wherein the processing unit executes the set of instructions to receive a request from a user at the automatic teller machine to issue the identification card; verify an identification of the user; capture an image of the user in response to the identification of

10    the user being verified; retrieve user information associated with the user for use in generating the identification card; and generate the identification card using the image and the user information.

36.    The data processing system of claim 35, wherein the

15    processing unit further executes the set of instructions to dispense the identification card to the user.

37.    A computer program product in a computer readable medium for processing checks, the computer program product comprising:

20        first instructions for receiving a customer check issued by a customer at the automatic teller machine;

        second instructions for identifying an amount for the customer check; and

        third instructions for creating a new check for the

25    amount, wherein the funds for the amount are guaranteed by a financial institution.

38.    The computer program product of claim 37 further comprising:

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fourth instructions for verifying funds are
available in an account for the customer prior to
creating the new check.

39. The computer program product of claim 37 further
5   comprising:
fourth instructions for dispensing the new check to
the customer.

40. The computer program product of claim 37, wherein
the new check is a cashiers check.

10   41. The computer program product of claim 37 further
comprising:
fourth instructions for sending the new check to a
third party designated by the customer.

42. The computer program product of claim 41, wherein
15   the new check is sent to the third party as an electronic
check.

43. A computer program product in a computer readable
medium for processing checks, the computer program
product comprising:
20       first instructions for receiving a check from a
customer at the automatic teller machine;
second instructions for scanning the check to create
an image of the check;
third instructions for searching the image of the
25   check for a digital watermark;

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fourth instructions, responsive to identifying the digital watermark in the image, for determining whether the digital watermark is authentic; and

fifth instructions, responsive to the digital
5    watermark being authentic, for providing financial services to the customer.

44.    The computer program product of claim 43, wherein the fourth instructions comprises:

first sub-instructions for identifying a financial
10   institution for an account on which the check is issued;

second sub-instructions for comparing the digital watermark identified in the image to a watermark associated with the financial institution to see if a match occurs, wherein the watermark is authentic if the
15   match occurs.

45.    The computer program product of claim 43, wherein the fifth instructions comprises:

first sub-instructions for determining whether funds are available in an account from which the check was
20   issued to cover an amount of the check.

46.    The computer program product of claim 45, wherein the fifth instructions comprises:

second sub-instructions for initiating a funds transfer for the amount of the check in response to a
25   determination that funds are available to cover the amount of the check.

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47. A computer program product in a computer readable
medium for issuing an identification card, the computer
program product comprising:

     first instructions for receiving a request from a
5  user at the automatic teller machine to issue the
identification card;

     second instructions for verifying an identification
of the user;

     third instructions, responsive to the identification
10  of the user being verified, capturing an image of the
user;

     fourth instructions for retrieving user information
associated with the user for use in generating the
identification card;

15     fifth instructions for generating the identification
card using the image and the user information.

48. The computer program product of claim 47 further
comprising:

     fifth instructions for dispensing the identification
20  card to the user.